

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

In re:

**Sharon Robinson Harvey**

S.S. No.: xxx-xx-9861

Mailing Address: 931 Belvin Avenue, Durham, NC 27704-

**Case No. 10-82247**

Debtor.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on December 10, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: January 3, 2011

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET**  
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 12/3/10

Lastname-SS#: Harvey-9861

**RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN**

Creditor Name	Sch D #	Description of Collateral
Duke FCU (Sister Pays)	1	2003 Hyundai Sonata

**SURRENDER COLLATERAL**

Creditor Name	Description of Collateral

**ARRIARAGE CLAIMS**

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
			**
			**
			**

**REFLECTED EXECUTORY CONTRACTS/LEASES**

Creditor Name	Description of Collateral

**LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS**

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

**STD - SECURED DEBTS - a FMV**

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

**STD - SECURED DEBTS - a 100%**

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Nissan - 910		\$23,709	5.00	\$157	\$494.08	2009 Nissan Altima
			5.00			
			5.00			
			5.00			
			5.00			

<b>ATTORNEY FEE (Unpaid part)</b>	Amount
Law Offices of John T. Orcutt, P.C.	\$2,800
<b>SECURED TAXES</b>	Secured Amt
IRS Tax Liens	
Real Property Taxes on Retained Realty	
<b>UNSECURED PRIORITY DEBTS</b>	Amount
IRS Taxes	
State Taxes	
Personal Property Taxes	
Alimony or Child Support Arrearage	
<b>CO-SIGN PROTECT (Pay 100%)</b>	Int.% Payoff Amt
All Co-Sign Protect Debts (See*)	
<b>GENERAL NON-PRIORITY UNSECURED</b>	Amount**
DMI= None(\$0)	None(\$0)

**PROPOSED CHAPTER 13 PLAN PAYMENT**

\$ **\$524** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **5.69** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

\* Co-sign protect on all debts so designated on the filed schedules.

\*\* = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan\_MD\_(DeSardi Version 1/12/10) © LOTTO

**Other Miscellaneous Provisions**

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

## **CERTIFICATE OF SERVICE**

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Kaelyn McCollum

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Kaelyn McCollum

North Carolina Department of Revenue  
c/o NC Department of Justice  
Post Office Box 629  
Raleigh, NC 27602-0629

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

Internal Revenue Service (MD)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

Bill Me Later\*\*  
Post Office Box 2394  
Omaha, NE 68103-2394

JC Penney  
Post Office Box 981131  
El Paso, TX 79998

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Capital One  
Post Office Box 4199  
Houston, TX 77210-4199

Kohls  
Post Office Box 2983  
Milwaukee, WI 53201-2983

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Credit Bureau of Greensboro\*\*  
Post Office Box 26140  
Greensboro, NC 27402-0040

Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Dress Barn  
World Financial Network Nat'l Bank  
Post Office Box 182273  
Columbus, OH 43218-2273

Nissan Motor Acceptance Corp.  
Attn: Managing Agent  
Post Office Box 660360  
Dallas, TX 75266-0360

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Duke Federal Credit Union \*\*  
Attn: Managing Agent  
2200 West Main Street  
Suite L 100  
Durham, NC 27705

North Carolina Department of Re  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Durham County Tax Collector  
Post Office Box 3397  
Durham, NC 27701

North Carolina Dept of Revenue\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

FIA Card Services  
100 North Tryon Street  
Charlotte, NC 28255

Paypal Buyer Credit  
c/o GE Money Bank - BK Dept.  
Post Office Box 103104  
Roswell, GA 30076

Internal Revenue Service (ED)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

HSBC Bank  
c/o United Recovery Systems, LP  
5800 North Course Drive  
Houston, TX 77072

Sears  
Post Office Box 6283  
Sioux Falls, SD 57117-6283

Smith Debnam Narron Drake Saintsing  
& Myers, L.L.P  
P.O. Box 26268  
Raleigh, NC 27611

T. Camille French  
c/o Dominion Law Associates  
222 Central Park Avenue  
Virginia Beach, VA 23462

Target National Bank  
Post Office Box 59317  
Minneapolis, MN 55459-0317

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Zwicker & Associates, PC\*\*\*\*\*  
Attorneys at Law  
80 Minuteman Road  
Andover, MA 01810-1031